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CONT'D

12. A system for facilitating electronic commerce comprising:
means for interfacing a plurality of participants from a data packet network;
means for processing a data packet protocol to provide simultaneous access to said plurality of participants;
means for verifying participant information, said participant information including payment information;
means for storing offers from said plurality of participants;
means for providing access to said offers from said plurality of participants to other participants;
means for participants to accept offers from other participants;
means for processing payment information associated with said transaction; and
means for notifying a participant that an offer has been accepted.
13. The system of claim 12 further comprising:
electronic mail means for providing information to said plurality of participants.
14. The system of claim 12 further comprising:
mapping means for mapping information about said offers from said plurality of participants to a hypertext transport protocol in a predetermined presentation format.
15. A system for facilitating electronic commerce transactions comprising:
a participant interface means for providing a hardware independent presentation format for a plurality of participants in a data packet network;
a process interface to receive offers from said plurality of participants;
a verification means to verify payment information for said plurality of participants, said system accepting offers from a participant in response to the receipt of payment information from said participant, and

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CONCL. offer presentation means for providing access to said offers received by said plurality of participants, said offer presentation means providing a secure connection for a predetermined participant to receive said offers.

16. The system of claim 15 further comprising:
transaction means for processing payment information associated with said offer.

17. The system of claim 14 further comprising:
said payment information is credit card account information.

18. The system of claim 15 wherein said payment information is account information.

19. A system for facilitating electronic commerce transactions comprising:
means for interfacing a plurality of data packet network users;
means for tracking account information for said plurality of data packet network users;
means for returning interest on positive balances in said accounts of said plurality of data packet network users; and
means for deducting from said accounts from said plurality of data packet network users in response to accepted offers made by said plurality of data packet network users.

20. The system of claim 19 wherein interest paid on said accounts is from investment in U.S. treasury notes.

21. The system of claim 19 further comprising:
means for receiving offers from said plurality of data packet network participants;
and
means for associating said offers from said plurality of data packet network participants with said account information.--